

# Automatic Payroll Deduction Program



## The APD Program allows you to:

- Review participating vendor product and service information at your worksite on non-work time.
- Select optional insurance coverage not provided by the State under your current employee benefit package.
- Pay for optional insurance benefits through payroll deduction from your after tax take home pay.

The State of Iowa does not endorse or sponsor any vendor, or the products and services they provide, it does allow the premiums for insurance policies, not offered by the State of Iowa, to be paid through payroll deduction as a post tax deduction. Payroll deduction is a simple and easy way to pay your insurance premiums. Any resulting coverage an employee may decide to purchase will be based on a contract between the employee and the participating APD vendor. The State as the employer is not part of the insurance relationship. Any questions or issues that may arise with regard to a chosen policy should be directed to the participating APD vendor. A vendor can participate by meeting the requirements of the APD program but not be offered as a payroll deduction option if enrollment does not meet the mandated threshold. Current participating vendors are listed below. **Only those highlighted in yellow are offered as a payroll deduction option at this time.**

|                          | Allstate  | New York Life  | Colonial  | AFLAC  | Allied  |
|--------------------------|---|--|---|--|---|
| <b>Agent</b>             | Betty Bebout  | Jay Black  | Richard Ginther   | Jodi Nichols   | Daryl Johnson   |
| <b>Phone</b>             | (888) 584-8322  | (515) 453-1328   | (515) 205-9660  | (877) 340-1457   | (800) 982-0756  |
| <b>FAX</b>               | (515) 225-8030  | (515) 453-1490   | (888) 361-6656  | (866) 262-9487   | (800) 548-8289  |
| <b>E-mail</b>            | Bettybebout@allstate.com  | blackja@ft.newyorklife.com   | rjgint@msn.com  | <a href="mailto:Help@spotlite.com">Help@spotlite.com</a>   | daryljohnson@bmjinsurance.com   |
| <b>Mailing Address</b>   | 3636 Westown Parkway<br>Suite 204<br>West Des Moines, IA 50266  | 4900 University Ave.<br>Suite 225<br>West Des Moines, IA 50266   | 4220 Lincoln Ave.<br>Des Moines, IA 50310   | 216 West Ohio Street<br>Floor 4<br>Chicago, IL 60654   | 701 5th Ave<br>Des Moines, IA 50391-2000  |
| <b>Coverage Provided</b> | <ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Heart/Stroke Protection</li> <li>• Whole Life Insurance</li> <li>• Universal Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Guaranteed Issue Whole Life Insurance</li> <li>• Simplified Issue Universal Life Insurance</li> </ul> <p>Visit Website:<br/><a href="http://www.desmoines.nyloffices.com/">http://www.desmoines.nyloffices.com/</a></p> | <ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Short Term Disability Insurance</li> <li>• Long Term Care Ins.</li> <li>• Cancer Coverage Ins.</li> <li>• Critical Illness Ins.</li> <li>• Whole Life Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Critical Illness/Cancer Insurance</li> <li>• Short-Term Disability Insurance</li> <li>• Hospital Indemnity Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Personal Umbrella Insurance</li> <li>• Boat Owner's Insurance</li> <li>• Recreational Vehicle Insurance</li> </ul> |

More participating vendors are listed on the following page.

|                          | Central United Life  | Central Financial Group  | Two Rivers Insurance   | Holmes Murphy  | EMC National Life Company  |
|--------------------------|--|--|--|--|--|
| <b>Agent</b>             | Julie Devine   | Jason Freese   | Jim Annear   | Jim Krage  | Brent (BJ) Spyksma   |
| <b>Phone</b>             | (641) 357-1314   | (800) 728-3829   | (515) 327-2020   | (515) 314-4111   | (515) 419-2745   |
| <b>FAX</b>               | (641) 357-6201   | (515) 457-1222   | (515) 327-2021   | (515) 221-8889   | (563) 652-9736   |
| <b>E-mail</b>            | <a href="mailto:jdevine@netins.net">jdevine@netins.net</a>   | <a href="mailto:jfreese@centralfinancial.com">jfreese@centralfinancial.com</a> | <a href="mailto:cfenton@tworiversins.com">cfenton@tworiversins.com</a>   | <a href="mailto:jkrage2000@aol.com">jkrage2000@aol.com</a>                   | <a href="mailto:bspyksma@mac.com">bspyksma@mac.com</a>   |
| <b>Mailing Address</b>   | 1502 North 23rd street Clear Lake, IA 50428  | 5959 Village View Dr. , Suite 200 West Des Moines, IA 50266                    | 4500 Westown Pkwy, STE 277 West Des Moines, IA 50266   | 3001 Westown Parkway West Des Moines, IA 50266                               | 14321Delwood Drive Urbandale, IA 50323   |
| <b>Coverage Provided</b> | <ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Cancer Care Plus</li> </ul> | <ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>   | <ul style="list-style-type: none"> <li>• Avesis Vision Plan</li> <li>• Eye Med Vision Plan</li> </ul> <p>Visit Website:<br/><a href="http://www.benefitowa.com">www.benefitowa.com</a></p> | <ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Whole Life Insurance</li> <li>• Critical Illness Insurance</li> </ul> |

|                          | National Teachers Associates Life Insurance Company   | Washington National/Conseco   | American National Insurance Company  | Liberty Mutual   | MassMutual Financial Services   |
|--------------------------|---|---|--|--|---|
| <b>Agent</b>             | Larry King  | Al Harris   | Carl Davis   | Leslie Rolison   | Tony Eastman  |
| <b>Phone</b>             | (515) 419-4495  | (515) 252-7099  | (888) 491-4576   | (630) 836-1006 x7155058  | (515) 457-3338  |
| <b>FAX</b>               |   | (515) 252-9997  | (515) 986-3422   | (630) 422-6980   | (515) 223-6560  |
| <b>E-mail</b>            | <a href="mailto:larryking.ntlifegmail.com">larryking.ntlifegmail.com</a>  | <a href="mailto:alan@benefitslifeftd.com">alan@benefitslifeftd.com</a>  | <a href="mailto:carl.davis1@mchsi.com">carl.davis1@mchsi.com</a>   | <a href="mailto:LESLIE.ROLISON@libertymutual.com">LESLIE.ROLISON@libertymutual.com</a>   | <a href="mailto:teastman@finsvcs.com">teastman@finsvcs.com</a>  |
| <b>Mailing Address</b>   | P.O. Box 802207 Dallas, Texas 75380-2207  | 2400 86 <sup>th</sup> Street, Suite 18 Urbandale, IA 50322  | 2213 NW Gabus Dr Grimes, IA 50111  | 27201 Bella Vista Pkwy, 2 <sup>nd</sup> Fl Warrenville, IL 60555   | 1415 28 <sup>th</sup> Street, Suite 350 West Des Moines, IA 50266   |
| <b>Coverage Provided</b> | <ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Cancer Insurance</li> <li>• Heart Attack, Heart Disease and Stroke Insurance</li> <li>• Disability Income Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Short Term Disability</li> <li>• Cancer Insurance</li> <li>• Heart &amp; Stroke Insurance</li> <li>• Accident Insurance</li> <li>• Universal Life Insurance</li> <li>• Critical Illness Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Simplified Issue Whole Life Insurance</li> <li>• Simplified Issue Universal Life Insurance</li> <li>• Express Issue Universal Life Insurance</li> </ul> | <ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners Insurance</li> <li>• Renters Insurance</li> <li>• Condo Insurance</li> <li>• Umbrella Coverage</li> <li>• Fire Protection</li> </ul> | <ul style="list-style-type: none"> <li>• Individual Disability Income</li> <li>• RetireGuard – Retirement Contribution Protection</li> <li>• Long-Term Care Insurance</li> <li>• Individual Life Insurance</li> </ul> |